WHAT IS CLAIMED IS:

1. A method for initiating and completing a commercial transaction to acquire an article of commerce having associated therewith a machine resolvable code (MRC), the MRC having encoded therein information relating to the article of commerce, comprising the steps of:

extracting the encoded information from the MRC; storing the encoded information from the MRC in a temporary buffer; associating with the step of extracting unique identification information

associated with the user; and

after the step of extracting and storing;

transferring to a retail processing system the extracted encoded information from the MRC and the unique identification information associated with the step of extracting; and

in response to the retail processing system receiving the encoded information from the MRC and the transferred unique identification information, transferring ownership of the article of commerce to the user.

- 2. The method of Claim 1, wherein the step of extracting the encoded information from the MRC comprises the step of scanning the MRC with a scanner.
 - 3. The method of Claim 1, wherein the MRC is a bar code.
- 4. The method of Claim 3, wherein the bar code comprises a universal product code (UPC).

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5. The method of Claim 1, and further comprising the step of providing a personal scanner having a memory associated therewith to the user, the step of extracting comprising the step of scanning the MRC with the personal scanner and the step of storing comprising storing the encoded information from the scanned MRC in the memory.

6. The method of Claim 5 wherein the personal scanner has associated therewith a unique ID and the step of transferring comprises the step of transferring to the retail processing system the entire encoded information from the MRC and the unique ID, wherein the unique ID is associated with the user at the retail processing system as the unique identification information.

7. The method of Claim 6, wherein the personal scanner is a wireless scanner, and the step of transferring comprises wirelessly transmitting to the retail processing system both the extracted encoded information from the MRC and the unique ID.

8. The method of Claim 6, wherein the retail processing system is operable, upon receipt of the unique ID and the extracted information from the MRC, to extract from a lookup table user information about the user that is associated with the unique user ID, which association is created prior to the step of providing the personal scanner to the user, and then completing the commercial transaction by transferring ownership of the article of commerce to the user associated with the user information.

9. The method of Claim 6, and further comprising the step of:

creating a database at the retail processing system of a user of the personal scanner such that the user is associated with the unique ID at the retail processing system prior to providing a personal scanner to the user.



10. The method of Claim 5, wherein the step of transferring occurs after the step of scanning the MRC.

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The method of Claim 5, wherein the step of transferring occurs after multiple ones of the MRCs have been stored in association with multiple articles of commerce, and wherein the step of transferring ownership of the article of commerce to the user comprises transferring ownership of all of the articles of commerce to the user.

12. A system for initiating and completing a commercial transaction to acquire an article of commerce, comprising:

a machine resolvable code (MRC) associated with the article of commerce, said MRC having encoded therein information relating to the article of commerce;

an extraction circuit for extracting said encoded information from said MRC; a temporary buffer for storing said encoded information from said MRC; an identification device for associating unique identification information with the extraction operation of said extraction circuit;

a retail processing system operable to receive said extracted encoded information from the MRC and said unique identification information, after said encoded information is extracted and stored; and

wherein, in response to said retail processing system receiving said encoded information from said MRC and said transferred unique identification information, ownership of the article of commerce is transferred to the user.

- 13. The system of Claim 12, wherein said encoded information extracted from said MRC is obtained by scanning said MRC with a scanner.
 - 14. / The system of Claim 12, wherein said MRC is a bar code.
- The system of Claim 14, wherein said bar code comprises a universal product code (UPC).

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The system of Claim 12, and further comprising a personal scanner having a memory associated therewith which is transferrable to a user to said user, wherein said MRC is scanned with said personal scanner and said encoded information from said scanned MRC is stored in said memory.

- 17. The system of Claim 16, wherein said personal scanner has associated therewith a unique ID, and which said unique ID is transferred to said retail processing system with said entire encoded information from said MRC, and wherein said unique ID is associated with said user at said retail processing system as said unique identification information.
- 18. The system of Claim 17, wherein said personal scanner is a wireless scanner such that both said extracted encoded information from said MRC and said unique ID are wirelessly transmitted to said retail processing system.
- 19. The system of Claim 17, wherein said retail processing system is operable, upon receipt of said unique ID and said extracted information from said MRC, to extract from a lookup table user information about said user, said user information associated with said unique user ID, which association is created prior to said personal scanner being provided to said user, and then completing the commercial transaction by transferring ownership of the article of commerce to said user associated with said user information.

The system of Claim 17, wherein a record in a database is created at said retail processing system of said user of said personal scanner such that said user is associated with said unique scanner ID at said retail processing system prior to providing said personal scanner to said user.

- 21. The system of Claim 16, wherein said extracted encoded information from the MRC and said unique identification information is transferred after said MRC is scanned.
- The system of Claim 16, wherein said extracted encoded information from said respective MRCs and said unique identification information is transferred after multiple ones of said MRCs have been stored in association with multiple articles of commerce, and wherein when ownership in one article of commerce is transferred to said user, ownership of all of the articles of commerce are transferred to said user.

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